



August 2021

Dear UMB Federal Funds “As Agent” Customer:

Attached is an extract of certain reported financial information taken from the most current Call Report data (dated as of March 31, 2021) of the banks that are currently on the “Approved List” provided to participants in our “As Agent” Federal Funds Program. As a participant in that Program, you have appointed us as your agent to place your funds with banks listed on the Approved List, all as provided for in, and governed by, the UMB “As Agent” Federal Funds Program Agreement that you executed with us at the time you started participating in our “As Agent” Program. By allocating your funds among all of the banks identified on the Approved List, you are able to help reduce your concentration of credit with any given individual bank on the list.

We suggest that you present and review this information (together with the terms of your executed UMB “As Agent” Federal Funds Program Agreement) with your Board of Directors, and retain both for your permanent records and regulatory and audit review, since you and your Board of Directors have the ultimate responsibility to track and approve those banks to whom your federal funds are sold.

We are also pleased to provide the following information for UMB Bank, n.a. as of June 30, 2021, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.46 %
Total Risk-based Capital Ratio	12.22 %
Tier 1 Leverage Ratio	7.71 %

* Full Reg F disclosure on second page

I appreciate that you have elected to appoint us as your agent to facilitate your federal funds transactions under our “As Agent” program. As always, our goal is to provide you and your Bank with the highest quality level of service. Thank you for your business.

Best regards,

Stephen M. Kitts
Divisional Executive Vice President

Although UMB may periodically review the capital ratios and other limited financial data appearing on the Call Reports of the banks listed on the Approved List, UMB does not provide any guarantees or assurances or representations of any kind as to the creditworthiness of, or guarantee any federal funds transactions with, any of such banks.

Capital Markets Division

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UMB Bank, n.a.
Capital Markets Division
Fed Funds Matrix
Quarter Ending March 31, 2021

Bank	City	State	Total Assets (000's omitted)	Loan Loss Reserves (000's omitted)	Total Equity Capital (000's omitted)	Tier 1 Cap / RiskBsdAsts	LLR / Nonperf Loans %	Loan / Deposit Ratio	Net Income (Loss) (000's omitted)	ROA	Other real estate owned	OREO/ Total Capital	NPL + ORE / Loans + ORE
Banc of California, National Association	Santa Ana	CA	7,926,155	79,353	999,216	16.57	128.96	93.18	15,855	0.81	0	0	0
BancorpSouth Bank	Tupelo	MS	25,802,759	241,117	2,825,198	11.95	301.84	74.61	81,555	1.33	9351	0.33	0.5
Bank of Hawaii	Honolulu	HI	21,917,620	198,343	1,293,852	11.88	227.87	62.02	60,423	1.15	2332	0.18	0.73
Bank of the West	San Francisco	CA	98,394,237	813,353	13,677,640	14.53	125.88	72.24	288,074	1.21	8186	0.06	1.07
Banner Bank	Walla Walla	WA	16,115,802	156,054	1,723,579	12.35	377.02	73.8	49,066	1.28	340	0.02	0.39
BMO Harris Bank National Association	Chicago	IL	159,208,335	1,126,535	18,140,703	13.07	91.37	64	423,842	1.08	5650	0.03	1.42
BOKF, National Association	Tulsa	OK	47,238,911	352,402	5,092,021	12.04	117.2	59.75	149,437	1.2	21094	0.41	1.36
Centier Bank	Merrillville	IN	5,760,534	68,985	560,880	12.3	706.81	94.36	20,835	1.46	5807	1.04	0.34
City National Bank	Los Angeles	CA	81,469,654	528,055	6,412,837	11.16	339.4	74.69	134,891	0.69	0	0	0.29
City National Bank of Florida	Miami	FL	19,742,021	138,111	2,042,405	14.92	160.91	77.55	52,781	1.11	5920	0.29	0.73
Commerce Bank	Kansas City	MO	33,154,929	200,527	2,951,442	12.08	131.41	59.46	124,482	1.54	2069	0.07	0.93
Fifth Third Bank, National Association	Cincinnati	OH	205,489,635	2,207,819	24,358,955	12.7	150.11	68.12	706,867	1.41	35213	0.14	1.29
First Financial Bank	Cincinnati	OH	16,098,840	169,923	2,331,910	13.03	182	77.83	52,805	1.33	853	0.04	0.06
First Hawaiian Bank	Honolulu	HI	23,496,497	200,366	2,669,099	12.71	562.9	66.06	59,157	1.03	0	0	0.27
First Horizon Bank	Memphis	TN	87,114,450	914,298	8,450,364	11.2	158.31	80.24	257,504	1.21	12781	0.15	0.19
First Merchants Bank	Muncie	IN	14,607,526	201,082	1,836,502	12.23	344.6	77.49	51,620	1.45	604	0.03	0.62
First National Bank of Pennsylvania	Pittsburgh	PA	38,551,787	361,742	5,066,355	11.12	175.83	83.75	95,357	1.02	7041	0.14	0.78
First Republic Bank	San Francisco	CA	155,797,960	620,825	12,941,730	11.6	336.58	92.32	334,833	0.88	1334	0.01	0.01
Flagstar Bank, FSB	Troy	MI	29,392,867	241,078	2,683,378	11.93	39.52	120.07	154,237	2.05	7525	0.28	0.3
Flushing Bank	Uniondale	NY	8,160,103	45,099	753,743	12.03	133.13	105.02	21,294	1.05	0	0	0
Frost Bank	San Antonio	TX	44,092,014	261,258	4,095,929	13.25	512.51	47.85	117,619	1.12	720	0.02	0.27
Fulton Bank, National Association	Lancaster	PA	25,742,281	265,986	3,049,216	13.14	127.86	87.66	91,894	1.42	3664	0.12	0.14
Glacier Bank	Kalispell	MT	19,759,090	156,446	2,339,050	12.9	294.51	70.24	82,813	1.77	1839	0.08	0.11
Great Western Bank	Sioux Falls	SD	13,006,485	295,953	1,163,844	13.51	94.12	77.71	53,486	1.67	17529	1.51	3.66
HSBC Bank USA, National Association	Tysons	VA	194,911,590	853,142	21,456,397	19.55	37.83	38.46	362,725	0.73	2459	0.01	3.44
INTRUST Bank, National Association	Wichita	KS	6,949,916	43,054	482,682	10.91	36.97	65.05	14,345	0.79	0	0	2.92
Investors Bank	Short Hills	NJ	25,770,333	283,763	2,495,483	12.01	302.01	108.31	72,078	1.11	1373	0.06	0.06
Israel Discount Bank of New York	New York	NY	11,666,778	127,664	1,139,154	13.86	371.62	75.29	9,835	0.35	0	0	0.46
Kearyn Bank	Fairfield	NJ	7,339,060	63,762	968,360	17.25	80.42	88.36	16,387	0.9	178	0.02	0.02
KeyBank National Association	Cleveland	OH	174,008,043	1,470,704	17,266,839	11.28	151.48	71.65	629,782	1.48	20165	0.12	0.95
Manufacturers and Traders Trust Company	Buffalo	NY	150,095,653	1,634,160	16,143,355	11.29	74.65	76.41	448,340	1.21	29263	0.18	2.18
Merchants Bank of Indiana	Carmel	IN	9,450,338	28,392	922,117	NA	495.84	109.76	61,885	2.56	0	0	0
MetaBank, National Association	Sioux Falls	SD	9,792,987	98,892	922,478	13.4	196.51	43.09	60,620	2.28	0	0	1.35
MidFirst Bank	Oklahoma City	OK	31,476,798	211,795	2,500,192	16.54	180.12	131.65	200,058	2.6	10291	0.41	0.42
MUFG Union Bank, National Association	San Francisco	CA	134,785,072	1,042,939	15,654,443	16.15	108.07	74.53	348,820	1.05	251	0	1.2
NBH Bank	Greenwood Village	CO	6,948,775	55,057	729,690	13.06	182.55	74.23	27,970	1.69	5669	0.78	0.71
NBT Bank, National Association	Norwich	NY	11,442,656	105,000	1,311,152	13.99	183.99	77.41	38,572	1.4	1318	0.1	0.73
New York Community Bancorp, Inc.	Westbury	NY	57,656,892	197,758	6,796,440	11.07	NA	126.52	145,596	1.04	3340	0.05	NA
Old National Bank	Evansville	IN	23,640,492	114,037	3,033,803	12.42	70.39	77.97	86,882	1.51	536	0.02	1.06
Pacific Western Bank	Beverly Hills	CA	32,808,206	292,445	3,914,010	11.54	241.35	67.02	142,021	1.82	13831	0.35	0.61
People's United Bank, National Association	Bridgeport	CT	63,941,933	399,100	7,656,650	12.18	88.28	79.64	154,335	0.97	5062	0.07	1.06
PlainsCapital Bank	Dallas	TX	14,229,718	144,220	1,683,765	14.74	180.59	83.52	117,564	3.39	19899	1.18	1.39
PNC Bank, National Association	Wilmington	DE	469,299,477	4,713,900	45,415,556	11.28	136.32	61.37	1,638,516	1.42	32270	0.07	1.39
Sandy Spring Bank	Olney	MD	12,860,946	130,362	1,629,057	13.38	132.66	98.07	77,417	2.42	1354	0.08	0.11
Signature Bank	New York	NY	85,382,194	521,761	6,642,405	12.18	140.64	69.33	190,533	0.95	0	0	0.72
Silicon Valley Bank	Santa Clara	CA	140,260,913	391,684	8,765,837	12.93	426.29	38.06	283,141	0.93	1179	0.01	0.2
State Street Bank and Trust Company	Boston	MA	313,281,000	118,000	26,151,000	14.04	NA	12.66	540,000	0.74	0	0	0
Texas Capital Bank, National Association	Dallas	TX	40,035,375	242,484	2,922,039	10.98	248.12	72.85	74,104	0.74	0	0	0.4
The Bank of New York Mellon	New York	NY	383,939,000	289,000	29,195,000	16.84	280.58	8.6	559,000	0.6	1000	0	0.36
The Huntington National Bank	Columbus	OH	125,419,222	1,702,885	12,124,279	12.15	153.8	76.68	544,825	1.78	1805	0.01	1.32
The Northern Trust Company	Chicago	IL	163,541,275	165,392	10,561,495	12.11	113.44	24.57	384,124	1.01	1484	0.01	0.43
The Park National Bank	Newark	OH	9,877,503	86,560	961,841	10.98	67.08	84.4	45,122	1.89	249	0.03	1.8
Truist Bank	Charlotte	NC	506,471,000	4,764,000	63,701,000	11.24	226.21	71.38	1,324,000	1.07	63000	0.1	0.73
U.S. Bank National Association	Minneapolis	MN	542,566,283	6,343,293	50,522,081	11.56	170.78	68.24	2,305,481	1.72	18954	0.04	1.21
UMB Bank, National Association	Kansas City	MO	34,409,284	202,814	2,814,393	11.8	263.44	57.96	81,176	1	4740	0.17	0.49
Valley National Bank	Wayne	NJ	41,157,805	342,880	5,074,814	12.15	116.73	100.71	118,323	1.16	4521	0.09	0.12
Webster Bank, National Association	Waterbury	CT	33,299,565	328,351	3,362,135	12.96	114.33	74.04	114,659	1.39	2285	0.07	1.31
Wells Fargo Bank, National Association	Sioux Falls	SD	1,773,157,000	16,694,000	171,094,000	13.95	119.95	57.51	4,473,000	1.02	158000	0.09	1.59
Western Alliance Bank	Phoenix	AZ	43,451,450	247,076	3,697,794	10.25	156.58	74.15	167,033	1.65	4163	0.11	0.56
Zions Bancorporation, National Association	Salt Lake City	UT	85,120,866	645,954	7,933,035	12.22	108.32	72.51	321,679	1.55	3484	0.04	1.09

UMB Bank, n.a.
Capital Markets Division
Regulation F
Quarter Ending March 31, 2021

Bank	City	State	Risk-based Capital/ Risk %	Tier 1 Capital/ Risk-based Assets	Leverage Ratio	1=Well Cap. 2=Ade Cap.
Banc of California, National Association	Santa Ana	CA	17.82	16.57	12.13	1
BancorpSouth Bank	Tupelo	MS	14.65	11.95	8.59	1
Bank of Hawaii	Honolulu	HI	13.14	11.88	6.35	1
Bank of the West	San Francisco	CA	15.78	14.53	10.54	1
Banner Bank	Walla Walla	WA	13.60	12.35	8.95	1
BMO Harris Bank National Association	Chicago	IL	14.76	13.07	9.55	1
BOKF, National Association	Tulsa	OK	13.17	12.04	8.26	1
Centier Bank	Merrillville	IN	13.55	12.30	9.65	1
City National Bank	Los Angeles	CA	13.10	11.16	7.43	1
City National Bank of Florida	Miami	FL	16.07	14.92	9.77	1
Commerce Bank	Kansas City	MO	13.11	12.08	8.21	1
Fifth Third Bank, National Association	Cincinnati	OH	14.41	12.70	9.19	1
First Financial Bank	Cincinnati	OH	13.95	13.03	9.98	1
First Hawaiian Bank	Honolulu	HI	13.97	12.71	7.83	1
First Horizon Bank	Memphis	TN	12.75	11.20	8.29	1
First Merchants Bank	Muncie	IN	13.49	12.23	9.31	1
First National Bank of Pennsylvania	Pittsburgh	PA	13.05	11.12	8.43	1
First Republic Bank	San Francisco	CA	12.87	11.60	8.32	1
Flagstar Bank, FSB	Troy	MI	12.96	11.93	8.45	1
Flushing Bank	Uniondale	NY	12.68	12.03	9.38	1
Frost Bank	San Antonio	TX	14.25	13.25	7.49	1
Fulton Bank, National Association	Lancaster	PA	14.27	13.14	10.13	1
Glacier Bank	Kalispell	MT	14.01	12.90	9.40	1
Great Western Bank	Sioux Falls	SD	14.76	13.51	9.98	1
HSBC Bank USA, National Association	Tysons	VA	21.84	19.55	10.51	1
INTRUST Bank, National Association	Wichita	KS	11.84	10.91	7.14	1
Investors Bank	Short Hills	NJ	13.26	12.01	9.40	1
Israel Discount Bank of New York	New York	NY	15.12	13.86	9.99	1
Kearny Bank	Fairfield	NJ	18.12	17.25	10.81	1
KeyBank National Association	Cleveland	OH	13.19	11.28	8.78	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.01	11.29	8.26	1
Merchants Bank of Indiana	Carmel	IN	NA	NA	9.51	1
MetaBank, National Association	Sioux Falls	SD	14.66	13.40	5.47	1
MidFirst Bank	Oklahoma City	OK	17.79	16.54	8.13	1
MUFG Union Bank, National Association	San Francisco	CA	17.06	16.15	11.32	1
NBH Bank	Greenwood Village	CO	14.14	13.06	9.26	1
NBT Bank, National Association	Norwich	NY	15.24	13.99	9.99	1
New York Community Bancorp, Inc.	Westbury	NY	13.09	11.07	8.41	1
Old National Bank	Evansville	IN	12.98	12.42	8.74	1
Pacific Western Bank	Beverly Hills	CA	12.80	11.54	8.83	1
People's United Bank, National Association	Bridgeport	CT	13.45	12.18	8.69	1
PlainsCapital Bank	Dallas	TX	15.64	14.74	10.50	1
PNC Bank, National Association	Wilmington	DE	13.49	11.28	7.92	1
Sandy Spring Bank	Olney	MD	14.72	13.38	10.11	1
Signature Bank	New York	NY	14.41	12.18	8.82	1
Silicon Valley Bank	Santa Clara	CA	13.56	12.93	7.20	1
State Street Bank and Trust Company	Boston	MA	14.94	14.04	6.03	1
Texas Capital Bank, National Association	Dallas	TX	12.55	10.98	7.46	1
The Bank of New York Mellon	New York	NY	16.96	16.84	6.10	1
The Huntington National Bank	Columbus	OH	13.76	12.15	8.98	1
The Northern Trust Company	Chicago	IL	13.40	12.11	6.42	1
The Park National Bank	Newark	OH	12.56	10.98	8.50	1
Truist Bank	Charlotte	NC	13.18	11.24	8.70	1
U.S. Bank National Association	Minneapolis	MN	13.67	11.56	8.46	1
UMB Bank, National Association	Kansas City	MO	12.61	11.80	7.81	1
Valley National Bank	Wayne	NJ	12.93	12.15	9.42	1
Webster Bank, National Association	Waterbury	CT	14.14	12.96	8.73	1
Wells Fargo Bank, National Association	Sioux Falls	SD	16.13	13.95	8.64	1
Western Alliance Bank	Phoenix	AZ	11.80	10.25	8.52	1
Zions Bancorporation, National Association	Salt Lake City	UT	14.53	12.22	8.27	1

UMB Bank N.A. Kansas City, Missouri
Call Reports

	Jun 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Assets					
Loans and leases, net of unearned income	16,910,758	16,101,864	13,431,681	12,178,052	11,280,420
LESS: Allowance for loan and lease losses	200,563	215,973	101,788	103,635	100,604
Loans & leases, net of unearned income & allow for loan & lease losses	16,710,195	15,885,891	13,329,893	12,074,417	11,179,816
Loans Held for Sale	5,303	6,708	7,803	3,192	1,460
Securities: Held-to-maturity securities	1,081,173	1,012,004	1,116,102	1,170,646	1,261,014
Securities: Available-for-sale securities	10,383,717	9,406,704	7,447,448	6,542,834	6,257,412
Federal funds sold and SSUAR	1,146,521	1,650,335	1,578,345	627,001	191,601
Trading assets	33,611	31,104	33,877	50,390	48,606
Interest-bearing balances	5,029,089	3,187,434	1,253,727	1,032,809	1,337,509
Total Earning Assets	34,389,609	31,180,180	24,767,195	21,501,289	20,277,418
Cash and balances due	469,274	430,026	472,215	654,660	391,340
Premises and fixed assets (including capitalized leases)	219,235	224,719	229,585	222,319	216,124
Other real estate owned	1,860	4,740	2,935	3,338	1,501
Intangible assets: Goodwill	150,044	126,255	131,031	116,356	119,227
Other assets	1,146,296	1,010,062	754,674	639,788	552,328
Total assets	36,376,318	32,975,982	26,357,635	23,137,750	21,557,938
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	12,740,486	10,061,012	7,110,108	6,890,681	7,128,735
Deposits: In domestic offices: Interest-bearing	17,535,440	17,171,228	14,651,664	12,600,483	11,184,055
Total Deposits	30,275,926	27,232,240	21,761,772	19,491,164	18,312,790
Federal funds purchased and SPUAR	2,783,389	2,315,497	1,897,031	1,519,450	1,261,239
Trading liabilities	-	-	-	-	-
Other borrowed money	-	-	27,119	13,342	10,996
Other liabilities	380,269	525,686	332,994	179,712	156,960
Total liabilities	33,439,584	30,073,423	24,018,916	21,203,668	19,741,985
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	849,822	849,822	750,818	750,818	750,818
Retained earnings	1,836,319	1,704,062	1,479,262	1,258,047	1,088,349
Accumulated other comprehensive income	229,343	327,425	87,389	(96,033)	(44,464)
Total equity capital	2,936,734	2,902,559	2,338,719	1,934,082	1,815,953
Total liabilities and equity capital	36,376,318	32,975,982	26,357,635	23,137,750	21,557,938
Income Statement					
Interest Income					
Interest - Loans	304,814	586,167	638,143	560,173	462,137
Interest - Govt Sec	1,484	3,305	8,317	1,016	1,204
Interest - State & Muni Sec	49,185	93,230	90,855	78,314	67,843
Interest - Fed Funds	5,373	11,839	13,843	4,808	3,700
Interest - Other	57,191	113,500	111,134	87,662	82,575
Total interest income	418,047	808,041	862,292	731,973	617,459
Interest - Deposits	13,372	58,214	154,193	92,101	36,354
Interest - Federal funds and Other Borrowed Money	3,902	11,973	32,767	24,674	17,950
Total interest expense	17,274	70,187	186,960	116,775	54,304
Net interest income	400,773	737,854	675,332	615,198	563,155
Provision for loan and lease losses	16,500	127,890	32,850	70,750	41,000
Trust income	57,323	98,385	86,352	79,562	74,236
Service Charge Income	44,977	84,604	83,740	85,410	88,958
Other Income	76,978	151,114	149,151	136,057	140,876
Total noninterest income	179,278	334,103	319,243	301,029	304,070
Realized gains (losses) on securities	4,020	6,980	3,218	578	4,192
Salaries & employee benefits	188,779	377,991	348,440	314,793	308,347
Premises and fixed assets	34,279	67,332	66,358	63,386	60,904
Other noninterest expense	127,455	268,764	258,960	246,378	230,075
Total noninterest expense	350,513	714,087	673,758	624,557	599,326
Income before holding gain (loss) equity sec, inc tax, discount ops	217,058	236,960	291,185	221,498	231,091
Unrealized holding gains (losses) equity securities not held for trading	(9,021)	108,769	34	(40)	-
Applicable income taxes	40,780	54,215	27,504	28,437	55,218
Income before discontinued operations	167,257	291,514	263,715	193,021	175,873
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	167,257	291,514	263,715	193,021	175,873
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	2,902,559	2,338,719	1,934,082	1,815,953	1,662,326
Net income (loss) attributable to bank holding company	167,257	291,514	263,715	193,021	175,873
Changes incident to business combinations, net	-	(3,171)	-	-	-
LESS: Cash dividends declared on common stock	35,000	57,500	42,500	36,250	35,000

Other comprehensive income	(98,082)	240,036	183,422	(38,655)	12,754
Other adjustments to equity capital	-	92,961	-	13	-
Equity capital end of current period	2,936,734	2,902,559	2,338,719	1,934,082	1,815,953

Loan Composition	Jun 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Real Estate - Construction	882,523	798,896	842,346	792,565	717,849
Real Estate - Farm	489,930	502,462	440,735	464,835	475,147
Real Estate - Resident	2,159,988	1,968,439	1,419,230	1,256,416	1,288,430
Real Estate - Other	4,889,640	4,624,639	3,887,948	3,249,347	3,088,373
Loans to finance agricultural production	150,046	161,581	190,914	212,654	236,185
Commercial and industrial loans	7,841,161	7,521,704	6,057,029	5,586,159	4,852,054
Loans to individuals: Credit cards	178,116	189,338	226,742	230,982	252,697
Loans to individuals: Other consumer loans	109,642	117,182	131,191	143,976	130,389
Other loans	212,652	221,918	241,371	239,062	216,789
Lease financing receivables	2,363	2,413	1,978	5,248	23,967
Total loans and leases	16,916,061	16,108,572	13,439,484	12,181,244	11,281,880

Report of changes in ALLL					
ALLL: Balance most recently reported at end of previous year	218,583	101,788	103,635	100,604	91,649
ALLL: Recoveries	6,490	8,564	11,383	9,824	6,561
ALLL: LESS: Charge-offs	40,174	28,689	46,080	77,543	38,606
ALLL: Provision for loan and lease losses	18,500	127,890	32,850	70,750	41,000
ALLL: Adjustments	-	9,030	-	-	-
ALLL: Balance at end of current period	203,399	218,583	101,788	103,635	100,604
ALLL/Gross Loans	1.20%	1.36%	0.76%	0.85%	0.89%
Net Charge-Offs/Gross Loans	0.48%	0.18%	0.34%	0.64%	0.34%
Recoveries/ Charge-Offs	32.58%	29.85%	24.70%	12.67%	16.99%
Provision for Loan Losses/Gross Loans	0.22%	0.79%	0.24%	0.58%	0.36%

	30-89	90+	Non Accrual		
Real Estate	1,143	131	16,395		
Commercial and industrial loans	16,571	72	41,126		
Loans to individuals	1,012	1,061	697		
Other loans	698	1	1		
	19,424	1,265	58,219		
Past Due/Gross Loans	0.12%				
Non Accrual/ Gross Loans	0.34%				
Non Accrual + OREO/TCE+ALLL	2.01%				

Return on Average Equity					
Net Income before Security Gains	11.41%	10.91%	12.04%	10.48%	9.72%
Net Income	11.69%	11.17%	12.19%	10.51%	9.96%
Return on Average Assets					
Net Income before Security Gains	0.98%	1.00%	1.10%	0.93%	0.85%
Net Income	1.01%	1.02%	1.12%	0.93%	0.88%
Net Interest Margin					
Tax Equivalent	2.61%	2.82%	3.12%	3.22%	3.11%
Salaries/(Income-Interest Expense)	32.55%	35.26%	35.03%	34.36%	35.56%
Other Income/Salaries	94.97%	88.39%	91.62%	95.63%	98.61%
Equity/Assets	8.07%	8.80%	8.87%	8.36%	8.42%
Dividend Payout	20.93%	19.72%	16.12%	18.78%	19.90%
PAT Growth	328.89%	10.54%	36.63%	9.75%	17.60%
Asset Growth	20.79%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	20.76%	0.00%	0.00%	0.00%	0.00%
Equity Growth	2.37%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	18.79%	22.88%	9.45%	12.84%	23.89%
Efficiency Ratio	58.72%	64.56%	65.81%	66.35%	65.69%

Deposit Analysis					
Loans/Deposits	55.19%	58.33%	61.25%	61.95%	61.05%
Equity/Deposits	9.70%	10.66%	10.75%	9.92%	9.92%
Non-Interest Bearing/Total Deposits	42.08%	36.95%	32.67%	35.35%	38.93%
Interest Bearing/Total Deposits	57.92%	63.05%	67.33%	64.65%	61.07%
Deposit Growth	11.18%	0.00%	0.00%	0.00%	0.00%

Capital Ratios					
Tier 1 Leverage Ratio	7.71%	8.28%	8.62%	8.85%	8.57%
Common Equity Tier 1 Capital Ratio	11.46%	11.92%	11.36%	11.64%	11.19%
Tier 1 Risk-based Capital Ratio	11.46%	11.92%	11.36%	11.64%	11.19%
Total Risk-based Capital Ratio	12.22%	12.81%	11.91%	12.29%	11.85%